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**Abstract:** In Morocco, the emergence of the cooperative sector in a structured and organized form dates back to the 1980s, although the culture of solidarity, mutual aid and collective work constitute a component of Moroccan culture and traditions. Indeed, social economy organizations, particularly associations and cooperatives, have rapidly developed thanks to the efforts made by the State, especially in the rural world for the financing and support of development projects, the fight against illiteracy, precariousness and poverty, the promotion and integration of women into the economic circuit. Even today and since May 18, 2005, the date of the launch of the National Human Development Initiative (INDH) by His Majesty King Mohamed VI, the aim of this study is to compare the Moroccan Model of cooperative with the other's counties models.

At the level of this study, we will come back to the Moroccan cooperative model and then benchmarking will take place between various countries of the MENA and Africa through semi-structured interviews with social and solidarity economy officials from other countries as well as with the presidents of pioneer cooperatives in these countries. Consequently, the qualitative approach is essential and proves to be the most appropriate in this research context.

We do not have to demonstrate the primordial role that the cooperative sector plays in the evolution of economic and social conditions, it constitutes a real societal added value for the territories and was considered as the best alternative in the face of the failures of capitalism. Its *raison d'être* is to fight poverty, exclusion, and the integration of small producers into the market, it has also opened up new horizons for the creation of economic and social projects and the identification of response opportunities. specific needs of vulnerable populations by offering solidarity and sustainable solutions. Inspired by the values of equality, democracy, freedom,

### **1. The Moroccan cooperative: a great lever for sustainable development.**

In 2010, the Global National Strategy for SSE 2010-2020 was presented including it in many large-scale programs, several initiatives have emerged including the advent of the National Human Development Initiative (INDH) in 2005, the Green Morocco Plan in 2008, etc.... In addition, the social economy in Morocco, particularly in its cooperative component is made up of small producers seeking self-employment constituting the largest part of the national economic fabric. Thus, the cooperative sector is booming in Morocco with a growth rate of cooperatives of 55% between 2010 and 2013 at the national level (ODCO) where the Center and the North of Morocco is home to most cooperatives with mainly three sectors of activity: agriculture (66%), crafts (14%) and housing (9%), these sectors concentrate 90% of Moroccan cooperatives with a rural predominance of Moroccan territory. It should be noted, however, that the Moroccan cooperative sector encounters various obstacles, despite all the efforts made in Morocco. These sustained efforts must be questioned through other pioneering experiences from other countries, hence the reason for this study in a form of benchmarking.

Indeed, agricultural cooperatives number more than 5,000 agricultural cooperatives with more than 37 branches of activity. They work as independent farmers who put their production of goods at the service of the cooperative which will be in charge of marketing as

is or processing the product. This sector of cooperative activity also includes cooperatives for the use of agricultural equipment, supply, water pumping, transport of agrifood products and unions of cooperatives. Thus, they total more than 1.5 billion dirhams and bring together more than 280,000 farmers. Among the cooperatives registered and listed, about two thirds are active and have a more or less regular statutory operation. According to the ODCO nomenclature, agricultural cooperatives are concentrated in four main sectors: the collection and marketing of milk (30.32%), livestock (26.76%), beekeeping (15.25%) and finally supply ( 17.73%). As for artisanal cooperatives, they count more than 115 million dirhams and bring together more than 22,300 craftsmen for 35 trades. Even more, they operate by the same mode of agricultural cooperatives however, they are relatively more diversified than those in the agricultural sector. Associate members are independent producers and come together mainly to facilitate the marketing of their products. All agricultural cooperatives include a diversity of sectors, first of all, there is the textile and carpet sector (14%) followed by the sewing and embroidery sector (9%), construction (8%), wood and carpentry (8%) and finally tailors and clothing (7%). As for the housing cooperatives, they are set up temporarily for the construction of housing and monopolize 73.4% of the total capital of the cooperatives enumerated. They bring together more than 41,000 cooperative members who have become co-owners. Nevertheless, and despite the country's potential in this area, many other fields of activity in sectors such as forestry, fishing, processing, transport, trade, etc. are very little presented and are organized under the mode of independent associates. However, several new niches have emerged such as education and literacy cooperatives, medicinal and aromatic plant cooperatives, argan oil cooperatives, culinary art cooperatives, communication, management and accounting advice, local product cooperatives (cactus, saffron, goat cheese, couscous, jam, honey, etc.). Despite their differences, what unites these organizations is their adherence to a general principle of non-domination of capital which is reflected in the statutes and the mode of operation of the organizations concerned by the respect of some fundamental rules:

- At the level of the relationship between power and capital: each member has the same power regardless of the share of capital he holds "one man, one vote";
- In terms of the return on capital: this is voluntarily limited (cooperatives), or even prohibited (associations and mutual societies) by the company's very statutes;
- At the level of the allocation of surpluses: in addition to the limits imposed on the return on capital, part of the surpluses are allocated to a fund reserve.

## **2. Internal and external constraints of Moroccan cooperatives:**

En despite the advances made by Moroccan cooperatives, their emergence comes up against several obstacles, externally or even internally. Faced with these limits, several programs must be called into question or simply revisited, which is the case with the INDH, which has developed itself after every five years since 2005. Among these issues, we can categorize them as follows :

- **Internally:**

Despite the progress made in terms of strengthening the capacities of Moroccan cooperatives, several members of the board of directors suffer from illiteracy, which slows down internal development and has repercussions mainly on aspects of governance, hence the weaknesses in the performance of assemblies and at the level of bookkeeping, innovation, production and marketing. At the financial level, equity is generally low because surpluses are rarely affected by the increase in capital which does not generally allow the recruitment of qualified personnel. Cooperatives rely heavily on financing initiatives and funds channeled by the State to the cooperative sector.

- **At the external level:**

According to the cooperatives, the most frequent problem is that of the marketing of their products especially on an international scale which has repercussions on the selling price of the products which is either very low which leaves doubt on the quality of the product or very expensive and uncompetitive on the market and may limit or even stop the activity of the cooperative. Nevertheless, despite the physical distribution platforms like trade shows, shops, fairs and solidarity markets like that of Casablanca, and virtual for e-commerce, several certifications issued by the ONSSA or the Ministry of Agriculture are required hence the need for additional costs. Another problem that emerges at the external level which is linked to the lack of coordination between the various stakeholders in the cooperative field, consequently several actions and means are doubly deployed or can go in contradiction with the interest and the sustainability of cooperatives especially at the level of support and capacity building programs.

## **3. Sustainable territorial approach of cooperatives: Economic, social and environmental impacts.**

- **Economic component**

TheThe economic efficiency of cooperatives is materialized through the distribution of the fruits of production in a sustainable manner according to the effort while simultaneously thinking of the preservation, renewal and reproduction of resources. Indeed, this efficiency is achievable thanks to a good marketing policy by improving the sales force and positioning on the national and international markets. More concretely, in order to have a real economic impact, several cooperatives have come together into cooperative unions and then structured themselves in the form of teams under the control of the economic and social council which meet quarterly, the number of teams varies. from one union to another, a first works on management in consultation with the management which ensures the follow-up of the daily management of the cooperatives concerning the market, the projects, the progress of customer orders, etc., the second which takes care of quality based on the requirements of international standards as well as national standards and certifications with ONSSA and the Autonomous Establishment of Export Control and Coordination (EACCE) ensuring compliance with the rules of hygiene and Food Safety. Moreover, several cooperatives which seek to establish themselves on the international market are labeled by the label of protected geographical indicator (PGI) which is an official European sign of quality of origin making it possible to defend the geographical name and identify the origin of the food product. There is also the Hazard Analysis Critical Control Point (HACCP) prerequisite program which was funded by the funder.GIZ in order to assure customers that the product does not contain plasticizers or peroxides and also organic labeling being the first requirement of the EACCE for export especially for customers from England and France and the International Food Standard (IFS) certification which is an audit benchmark that certifies supplier distributors based on the HACCP system and ISO9001.

- **Social component**

Generally, the ultimate objective of cooperatives at the social level is to improve the social conditions of the populations by ensuring them a decent and sustainable income. Indeed, thanks to a stable and regular income meeting the needs of their families, the cooperative members will be able to feed their families, to educate their children, to take care of their health and finally to improve their social and economic situation. Therefore, their improved lifestyle will have a positive impact on their social environment. In this regard, several organizations like the Mohamed V Foundation for Solidarity have concluded several

agreements with cooperatives to combat precariousness in urban areas and poverty in rural areas. However,

- **Environmental aspect**

The popularity of cooperative products is driven primarily because they are organic and nature friendly; preserving the environment and fighting against the degradation of raw materials is essential for cooperatives. Aware of this issue, they follow constructive programs in order to optimize the use of natural resources while respecting the rules of hygiene at the different stages of the production process without the use of a plasticizer. The evolution of the "Zero waste" policy has also made it possible to meet the challenge of protecting the environment by using waste as animal feed, leaves as natural dyes, or other parts which are valued and used in cosmetic products .

Roughly speaking, cooperatives play a vital role in ensuring economic, social and environmental development that goes hand in hand with the objectives of sustainable development in order to eradicate poverty, exclusion on the one hand and the integration of small producers and farmers. 'establishment of values and principles of solidarity and responsibility on the other hand while remaining vigilant with regard to the environment and natural resources. Indeed, the purpose of the IGAs is to improve income on the economic level, improve living conditions on the social level under the support of holding professional training. However, their products suffer from ignorance or even devaluation, face increased competition from well-known brands on the international market and suffer from a weak structural organization and qualified personnel given the limited means and the scarcity of raw materials and their exploitation in a traditional way. Unfortunately, the efforts made in terms of monitoring and evaluating the progress of cooperatives remain considerable but insufficient, which makes the task of measuring social value or utility quite complicated.

#### **4. Public policies for the benefit of cooperatives:**

Since 2006, with a view to the development of the Moroccan cooperative sector, the Ministry of Crafts has launched a national strategy which aims to build a base of qualified producers of reference with productions in volume and in sufficient quantity. To this end, several efforts have been made at the level of distribution networks supplying customers by identifying the most demanded products on the market by working on the marketing and commercial strategy as well as the actors able to deliver and sell. supply all networks with

quantity and quality through contracts. More concretely, this program will allow the export of half of the artisanal production which will positively mark the labor market by creating 37,500 jobs over ten years. On the other hand, life of artisans by increasing income through the creation and upgrading of sales areas by promoting local customers and integrating craft areas into rural tourism circuits. Other cross-cutting measures have been taken for the creation of a national label and apprenticeship training in partnership with other ministerial departments.

#### **5. Some Moroccan cooperatives who have had the master word on the market:**

Due to the fragility of the populations that constitute them, cooperatives have the greatest presence in the agricultural sector by seeking food dependence. However, several cooperatives have succeeded in developing and establishing themselves in the market, such as:

- **VSOPAG which was initiated** in the province of Taroudant initiated by small farmers and whose activity was to market their products as well as to pool packaging. Today, it includes 15,000 farmers and employs more than 1,500 people and is recognized on the national and international markets for the quality of their products bearing the Jaouda label. Moreover, this flagship cooperative model has been the subject of reference model for the Green Morocco Plan to encourage small producers to group together in cooperatives.
- **Argan Cooperatives**, the first Argan oil production cooperative was created in 1995 whose main activity is the production of Argan oil and amlou. Nowadays, cooperators and especially Argan cooperators have more than 7000 members with more 200 cooperatives on the Moroccan market which are also present internationally.
- **The MarocSolidaire Consulting and Certification Cooperative**: Benefiting from an academic training on local products, the winners decided to found this cooperative which aims to support other cooperatives on the technical, administrative and legal levels. Following a partnership with the Office of Commercialization and Exports, this social project was created in order to facilitate the marketing of local products from cooperatives and economic interest groups (GIE) or unions of cooperatives through Solidarity and Fair Trade stores throughout the Moroccan

territory.

## 6. Bodies and ministerial departments supporting cooperatives:

In Morocco, cooperatives enjoy exceptional support from the authorities who jointly commit to fighting exclusion, instability, poverty and unemployment in terms of governance, material and financial assistance for the creation and development of income-generating activities and support for the marketing of cooperative products. Moreover, in recent years, we have witnessed a real dynamic of creation of cooperatives and EIGs as presented in the following table:

**Table N ° 1: Evolution of the creation of cooperatives and unions of cooperatives by year extending from 2005 to 2015.**

Year	Number of cooperatives	Number of cooperative unions
2005	4,985	33
2006	5,276	35
2007	5 749	36
2008	6 286	40
2009	6,895	47
2010	7,804	52
2011	9,046	59
2012	10 616	69
2013	12,022	81
2014	13,882	90
2015	14.512	104

Source: ODECO.

Today in Morocco, there are more cooperatives per capita than in a country like Portugal, this emergence is explained by the support of several state bodies as well as the strategies and policies of the various ministerial departments such as:

- **ODECO:**

Since the creation of the Mourafaka program within the framework of the missions assigned to it by Law 24/84 for the creation and support of cooperatives, the ODCO has been working through extension, training, information, support and legal assistance to cooperatives on the basis of studies and audits established by ODCO which have suggested that cooperatives find problems during start-up especially during the first two years. In order to remedy this problem, ODECO has called the Mourafaka program since 2011 as support for



newly created cooperatives as part of the development of a promising sector and valuing local resources by young graduates and women benefiting from funding granted under national programs such as the INDH, ADS and sectoral programs in the image of the 2015 vision of craftsmanship. Moreover, between 2011 and 2015 more than two thousand cooperatives were supervised in terms of strategic diagnosis to meet training and technical assistance needs in terms of marketing by building the capacities of managers in terms of cooperative governance while by providing them with individual coaching on the basis of appropriate development plans. After the implementation of this program, This program made it possible to ensure the continuity of cooperatives after their constitution and their openness to development as economic and social projects. between 2011 and 2015 more than two thousand cooperatives were supervised in terms of strategic diagnosis to meet training and technical assistance needs in terms of marketing by building the capacities of managers in cooperative governance while ensuring their benefit from individual coaching on the basis of appropriate development plans. After the implementation of this program, This program made it possible to ensure the continuity of cooperatives after their constitution and their openness to development as economic and social projects. between 2011 and 2015 more than two thousand cooperatives were supervised in terms of strategic diagnosis to meet training and technical assistance needs in terms of marketing by building the capacities of managers in cooperative governance while ensuring their benefit from individual coaching based on appropriate development plans. After the implementation of this program, This program made it possible to ensure the continuity of cooperatives after their constitution and their openness to development as economic and social projects.

- **INDH:**

Since its launch in 2005, the INDH, this exceptional and singular initiative in perfect convergence with the cooperative principles by His Royal Highness King Mohamed 6, has undoubtedly revolutionized the cooperative sector and remains to this day a beacon of hope for the emergence of the cooperative movement for the benefit of the most disadvantaged. In order to implement the INDH programs in 2008, the State called for a large volume of credits in the order of 4.227.654 KDH and which was operated on three tranches. Moreover, the first tranche took place in January 2008 and concerned 44% of payment appropriations. The second, which presents 34% of payment appropriations and finally the third which was operated on the complement of payment appropriations to the tune of 22%. Thus, these credits were distributed among the various programs of INDH as follows: the Program for the fight

against poverty in rural areas: 1,014,848 KDH; the program to combat social exclusion in urban areas: 1,035,246 KDH; the Program to combat precariousness: 920,121 KDH; Transversal program: 1,133,464 KDH and finally the expenses of support to the INDH: 123,975 KDH. For the first time in Morocco, we were able to witness the establishment of a government policy in favor of cooperatives by expanding the social sector through the programming of the necessary human and financial resources in a partnership framework to establish the principles of good governance and to improve the income of members. Indeed, several financings were granted to the cooperatives which expressed their needs in equipment and materials via the call for projects made it possible to improve the incomes of the members and to perpetuate cooperative projects. Moreover, the NHRI's philosophy is based on many values where:

✓ **Man is at the center of his concerns:** For the NHRI as for the cooperatives go hand in hand with the enhancement of man and his development. Through the union of efforts, the human being remains realizes his own self-promotion. Indeed, the human element is placed at the center of this national initiative where everyone has the opportunity to flourish by fully deploying their potential and skills.

✓ **the economic at the service of the social:** For a long time, cooperatives have been a natural reaction to situations of poverty, exclusion and exploitation. Moreover, we recognize the role of these institutions which have proven their capacity to mobilize economic strategies and policies for the benefit of cooperatives.

✓ **The participation :** The implementation of socio-economic policies is not possible without one or more collective participatory actions. Within this framework, the INDH came as an instigating action in a centralizing, vertical, and bureaucratic logic by reminding the various political, social and economic actors that must be mobilized to meet the challenge of human development.

✓ **The good governance:** It is at the center of the management structures of the INDH, this governance is imbued with justice, equity, efficiency and transparency. Moreover, on the basis of a reasoned diagnosis of the real state of poverty and exclusion, a comprehensive, integrated, effective and sustainable policy was adopted by the INDH. At this stage, the latter called on elected officials and cooperatives at the level of communes or districts as an essential ally

in any operation to target beneficiaries and programs and to identify intervention areas.

- **The Millennium challenge cooperation (MMC):**

It is a US government agency that works for the development of developing countries to reduce poverty through sustainable economic growth. In fact, and more exactly in 2007, the MMC concluded an agreement with Morocco for the financing of five cooperative sectors. For example, with regard to the artisanal sector, the medina of Fez was the subject of a project costing 112 million dollars to promote the historical and architectural heritage of Fez in full blooming of the artisanal sector. This program aims to:

- Literacy training for 30,000 workers by providing vocational training for craftsmen as well as their spouses and children.
- The promotion of pottery in a quality artisanal production through investment in modern equipment and new techniques.
- The promotion of a Moroccan artisanal label as part of marketing campaigns.
- Promotion of tourist circuits through the rehabilitation and construction of sites in the medina.

Undoubtedly thanks to this type of program initiated by the United Nations Industrial Development Organization (UNIDO), artisanal cooperatives have incessantly supported, but the most important thing was to increase the involvement of cooperatives in the context of development projects. 'assistance to local productive systems (LPS). Indeed, the same program was implemented in favor of marquetry cooperatives in Essaouira and pottery cooperatives in Safi located within craft complexes and villages of potential craftsmen by working on their know-how and their quality to improve their efficiency and relations with public and private institutions. Even more, this program also encourages them to come together in unions by benefiting from the support of experts in new design techniques, the identification of new renewable sources and the search for partner networks by the international business promotion.

- **Green Morocco Plan:**

The agricultural sector in Morocco provides 60 to 100,000 jobs in the agrifood industry contributes in a remarkable way to the macroeconomic balances and the trade balance of the

country. Today, the rate of Moroccan farmers owning an area of less than 2.1 hectares is 70% while in Europe 80% of farmers have more than 20 hectares. On the occasion of the first meeting of agriculture in 2008, cooperatives were presented for the first time with the Green Morocco Plan, which is considered as the main engine of growth of the social economy in Morocco. In 2009, the Green Morocco Plan signed more than 16 regional plans in order to trigger a specific development dynamic for the benefit of cooperatives adapted to its geographical position and its natural assets with the involvement of stakeholders. So, each regional plan incorporates a number of objectives and precise and quantifiable performances in order to promote the emergence of a large number of projects thanks to effective technical support and financial support. Indeed, the Plan Maroc Vert aims to enhance all of the territorial agricultural potential by breaking with the old model of dual agriculture opposing the modern and the traditional. In the space of 10 years, the added value of the sector has tripled from 38 to 100 billion Dirhams thanks to a strategy articulated around two pillars: one for intensive agriculture aiming at the accelerated development of "modern and competitive agriculture, vital for the national economy, the other for subsistence agriculture without forgetting the transversal projects aiming at the solidarity support of small agriculture through the realization of 545 projects of intensification or professionalization of small farms in difficult rural areas. In order to strengthen the projects of these two pillars, PMV is also based on transversal projects which consist in overhauling the sector framework and improving transversal factors.

## **7. Cooperative benchmarking between Morocco, France, ...:**

Following the example of Morocco, restructuring in France is intensifying especially in the agricultural sector materialized by mergers or by the creation of cooperative unions in order to optimize the costs of cooperatives, to multiply the various activities and to increase the production capacity. By being part of a dynamic of internationalization, in search of new markets, cooperatives have come closer to capitalist companies through agreements and partnerships. In Italy, there are more than 75,000 cooperatives with three organizations: Confcooperative, Lega coop and AGCI who are officially recognized as social partners. Moreover, this cooperative movement constitutes 7% of the Italian gross domestic product (GDP). In Chile, launched in 2009 in the BioBio region, the "Eco turismo Mapuche, Valle de Cayucupil Parque Nacional Nahuelbuta" initiative has made it possible to enhance the historical, cultural and natural heritage of the Chilean people. It is a self-managed thematic cooperative tourism project with the aim of preserving and protecting the historical,

cultural and natural heritage. Even more, this cooperative has concluded cooperation agreements with State bodies to be elected the best social economy and sustainable development project in Chile in 2009. In Europe, crowdfunding, which is a new method of rapid financing and traced in as part of a collaborative economy. This concept has become more common in developed countries such as the UK with over £ 600 million raised thanks to crowdfunding organized on platforms like Buzzbnk which has raised a fund of £ 350,000 to benefit 34 projects. social or environmental orientation including cooperatives. In Morocco, the bill on collaborative financing (Crowdfunding) was introduced in 2019 and aims to mobilize new sources of financing for the benefit of very small and medium-sized enterprises, and young people with innovative projects. When in France, crowdfunding increased by 160% in 2013 with a fundraising potential in 2020 is estimated at 6 billion Euros. In the MENA region, the platform for the bill on collaborative financing (Crowdfunding) was created in 2019 and aims to mobilize new sources of financing for the benefit of very small and medium-sized enterprises, and young people with innovative projects. When in France, crowdfunding increased by 160% in 2013 with a fundraising potential in 2020 is estimated at 6 billion Euros. In the MENA region, the platform for the bill on collaborative financing (Crowdfunding) was created in 2019 and aims to mobilize new sources of financing for the benefit of very small and medium-sized enterprises, and young people with innovative projects. When in France, crowdfunding increased by 160% in 2013 with a fundraising potential in 2020 is estimated at 6 billion Euros. In the MENA region, the platform for crowdfunding **PiSlice** was launched in partnership with the European microcredit platform MicroWorld.org. According to, the international cooperative alliance (ACI) estimates that the European continent comes first in terms of the number of countries which have a cooperative movement, unlike the Asian continent, which exceeds other continents with more than 500 million cooperative members.

Among the most distinguished European countries in terms of cooperatives, Finland is considered the most cooperative country in the world since 84% of the Finnish adult population are members of at least one cooperative. Moreover, the consumer cooperatives had at least 75% Finns provide employment for more than 90,000 Finns. This momentum is linked to the name of the Confederation of Finnish Cooperatives (Pellervo) which really marked the cooperative movement of the country. The first Finnish cooperative legislation dates back to 1901 when the law on the organization of cooperatives was promulgated, which reinforces Pellervo's efforts. Moreover, the legislation of Finnish cooperatives has been given

a new law 1488/2001, which defines the cooperative as an organization whose composition and social capital have not been determined in advance in order to promote the economic and commercial interests of its members. However, the two largest cooperatives in Finland one of which is Consumers Cooperative Group S (S. group) and the other is forestry cooperative “Metsäliitto” are not part of the new ones but have grown and prospered by the cooperative renewal. In 2001, the Co-operative Council of Finland was established which aims to improve the operational preconditions of cooperatives and has coordinated the activities of However, the two largest cooperatives in Finland one of which is Consumers Cooperative Group S (S. group) and the other is forestry cooperative “Metsäliitto” are not part of the new ones but have grown and prospered by the cooperative renewal. In 2001, the Co-operative Council of Finland was established which aims to improve the operational preconditions of cooperatives and has coordinated the activities of However, the two largest cooperatives in Finland one of which is Consumers Cooperative Group S (S. group) and the other is forestry cooperative “Metsäliitto” are not part of the new ones but have grown and prospered by the cooperative renewal. In 2001, the Co-operative Council of Finland was established which aims to improve the operational preconditions of cooperatives and has coordinated the activities of the United Nations “Year interNational Cooperatives 2012 ”.

Indeed, several international programs have emerged to promote cooperatives like the programme FinESSMed, which focuses on financial innovation in the Mediterranean, which launched a study to identify existing best practices and make the link between the different types of funders and the financing needs of initiatives and entrepreneurs. This study has shown that international donors could thus play an active role by federating synergies, especially with regard to international donors, in order to better rationalize interventions by offering technical assistance and raising awareness on the subject with the authorities of the EU and national governments. On the other hand, meetings, seminars, meetings and forums were organized like the International Forum of Mont Blanc Meetings to develop mechanisms for

funding that has done work for the creation of an International Fund of Cooperatives. Moreover, the networks RADES and ESMED are looking to apply this project in the field by two different voices, a first way by financing investments and the need for working capital linked to the development of cooperatives and a second way to develop the skills of the managers of cooperatives. In Morocco, the Moroccan network named REMESS, tends to promote the cooperative movement in Morocco by helping to constitute the SSE Concertation

Committee, the steering of which will ensure the development of a relationship of trust with the Moroccan Governmental Authority in charge of cooperatives and REMESS. Indeed, the Institution Pan-African Development Agency for North Africa, which comes under REMESS, has contributed to the internal promotion of several cooperatives through the program THISC and MCS in order to put international expertise at the service of the Moroccan cooperative movement in the light of the National Action Plan. In general, a few

good practices nationally and internationally are presented in the table below:

**Tableau N ° 2: Best practices in terms of cooperative support policies**

Country	Legislation	Highlights	Public bodies and institutions
<b>France</b>	In 2005, Law on social enterprise. - In 2006, Legislative decree on the rules on social enterprises. - In 2013, the law on the restructuring of the ESS	- Active solidarity finance. - Drainage of equity by public institutions.	- Interministerial delegation for innovation, social experimentation and the social economy: - Implementation of cooperative policies. - Higher Council of the Social Economy: Establish a strategic plan for the development and strengthening of cooperatives.
<b>ITALY</b>	In 1981, Decree which gave birth to the Inter-ministerial Delegation for the Social Economy (DIES) .-In 1997, Legislative Decree No. 460/1997 on non-profit organizations of social utility.	First ethical finance institution in Italy named Banca Etica.	General Directorate for Cooperative Organizations - Agency for non-profit organizations of social utility. - Federation of employers for the development of social entrepreneurship
<b>BELGIUM</b>	Law on the recognition and development of SSE. Law on non-profit associations in 2002. Law on social economy in 2008.	Alternative financing network in 1987: promoting ethical and solidarity finance, Solidarity organizations offering transparent savings to finance projects.	Belgian Federation of Social Economy and Cooperatives, Regional Chamber of Social and Solidarity Economy (CRESS). In 2011, the Observatory of the social economy in the Walloon and Brussels regions funded by the European program.
<b>SPAIN</b>	In 1997, Law on professional companies. In 2011, Law N ° 5/2011 on the social economy., In 2012, law on the recognition and development of SSE.	State subsidies. Solidarity organizations like AccióSolidària contra atur. Donations, contributions or foreign participation in national projects.	Directorate General of Social Economy: pact with SSE organizations and unions. The Spanish Confederation of Social Economy Enterprises (CEPES), The Higher Council of the Social Economy.
<b>MOROCCO</b>	Law 24-83 in 1965. Law 112-12 in 2016.	-	-

**Sources: Author**



In comparison with the rest of the world, the development of agricultural cooperatives in Morocco is quite limited. Moreover, according to the world census on cooperatives at the international level covering 145 countries on behalf of the United Nations, in 2014, there were 122 million members of an agricultural cooperative, including 13, 9% of agricultural employment, finally in Morocco, in 2019, we are talking about 17,582 cooperatives with 406,542 members representing barely 8.1% of agricultural employment. Indeed, this world rate, much higher than the Moroccan rate, is still insufficient for the emergence of a cooperative model. We also notice on a global scale as in Morocco, a seizure of the agricultural sector of the cooperative landscape, in France in 2010 for example,

## **8. Recommendations:**

The strength of cooperatives lies in the solidarity of their members yet, in order to be more competitive, they must come together more in order to strengthen their economic and social activities to reduce production costs, to present in force from the public authorities and organize international exchanges and meetings. Nevertheless, these unions are sometimes difficult to achieve given the insufficiency of human, technical and financial resources within a particular economic and social environment because of the difficulty of marketing channels and access to the financing system, but the biggest problem is the difficult detachment of State support in very difficult economic times.

In rural areas, an environment reinforced by illiteracy and massive drop-outs, the cooperative nation is little known without a real awareness of the economic and social benefits that the cooperative can offer and on the other hand with a fear of embarking on an entrepreneurial adventure. like the creation of cooperatives. In addition to these difficult conditions, there is the difficulty of access to transport with an accessibility rate according to the HCP to the road in rural areas of 80% in the absence of individual transport which blocked mobility, an essential factor in the development of cooperatives and the lack of qualified skills hindering the productivity of cooperatives and their growth. Moreover, these skills are of two types: management skills and business skills.

However, in order to achieve a change of scale, the lack of an ecosystem in terms of professional skills and access to transport must be remedied. With regard to skills, it would be more judicious to organize training courses on both administrative and business poles and to involve cooperatives in the organization of these training courses which could serve graduates as a real professional outlet. Regarding infrastructure, the State has already maintained,



through the INDH, the process of acquiring shared-use vehicles for the benefit of cooperative members as well as providing them with a fleet of utility vehicles. Over the long term, the greatest challenge would be to instill a legal and economic culture in all sections of the population, from high school to universities or even in rural areas, in order to witness the emergence of a true economic model. In a circular approach, the cooperative can be a global lever for the emancipation of rural areas by participating in development aspects and building the sustainability of their growth in a specific territory with the necessary professional skills.

In order to get out of this impasse, the cooperative project must be the subject of a serious, exhaustive and detailed financial study involving local, national, economic and financial factors in the short, medium and long term. In the short and medium term, several measures concerning the shareholders' equity of cooperatives can be taken such as, for example, increasing the nominal value of the shares and the minimum number of shares that each member must hold, adding reserves and to incorporate the surpluses into equity in the form of retained earnings, the opening of capital to outside investors with quotas as well as to cooperative investors, bookkeeping and the creation of accounting units within cooperatives,

At the level of the supervisory bodies in the cooperative sector, it is necessary to mobilize human resources, in particular technical staff for the monitoring of all projects and the limited involvement of technical divisions and the competent external services during decision-making in the field. time of project selection. Several national experts have also recommended to ensure the development of the employment program at the beginning of the financial year by the development and validation of Local Initiatives of Human Development by the CLDH at the end of the year which ends for their programming for the year to be started and then the launch of calls for projects at the end of the year which ends for their programming as well than to put in place the necessary measures to optimize the choice and selection of projects by the adoption by the CPDH of a selection grid for projects on the basis of eligibility criteria, feasibility and funding thresholds authorized which will be communicated to all the partners, subsequently the projects submitted will be submitted to technical sub-committees which will be responsible for examining them before their submission to the deliberations of the CPDH. Finally, and in order to optimize the execution of INDH expenditure, systematic recourse to preliminary technical studies would be essential by adopting an open call for tenders as the preferred mode of INDH procurement. Finally, it is necessary to strengthen the technical monitoring of projects, in particular through the creation of a unit within the Technical Division whose mission will be to assist the municipalities in

the preparation of preliminary studies and technical monitoring of projects as well as to coordinate the follow-up actions on the scale of its territory while clarifying the commitments of the signatories of the agreements, especially at the level of the operating methods and the funds provided by the partners.

## **Conclusion**

In our country, cooperatives have great capacities to generate added value, create jobs and income and drive the development of other sectors. Moreover, they are part of the country's sustainable development path through the launch of reform projects in the era of the second millennium. Thus, cooperatives have taken up an internal challenge related to good governance as well as their restructuring by the creation of regional, national unions or GIEs which are entirely exempt from taxes to face the obstacles in the international export market. through a good marketing strategy. Nevertheless, cooperatives express their desire for change which can only be achieved hand in hand with the State by streamlining procedures, providing training and supervision,

Before closing, it would be necessary to address a necessary point which is essential at the level of monitoring and reporting of projects, hence a flagship recommendation which is at the level of the CPDH, a monitoring of the progress of all projects. INDH programs which is not possible without the adoption of a dashboard periodically updated and subject to deliberation in order to measure the performance of cooperatives.